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Applicant: Charles B. KATZ, et.al.

Serial No.: 08/914,789

Filing Date: August 20, 1997

For: METHOD AND SYSTEM FOR PERFORMING CRA, HMDA,
AND FAIR LENDING ANALYSIS AND REPORTING FOR
A FINANCIAL INSTITUTION

Examiner: Kazimi, H.

Art Unit: 2164

Commissioner of Patents
Washington, DC 20231RECEIVED
NOV 13 2001
Group 2100ARGUMENTS

Responsive to the Office Action mailed May 8, 2001, the following arguments are submitted in compliance with 37 C.F.R. 1.111(b).

All claims currently depend from claim 23 which distinguishes over the art of record as follows:

Neither Whybrow, "ProActive" (reference "U"), Prince (reference "V"), nor Business Journal-Portland (reference "W"), alone or in combination, teach or suggest: reformatting first and second extracted data, which data was in respective first and second formats before reformatting, into respective third and fourth data which are configured into a universal format; normalizing the third and fourth data into normalized data; parsing a first portion of the normalized data so as to form parsed data; geo-coding a second portion of the normalized

data and the parsed data so as to form geo-coded data; storing a third portion of the normalized data so as to form currently stored normalized data; storing the geo-coded data so as to form currently stored geo-coded data; or determining if the currently stored normalized data differs from previously stored normalized data or if the currently stored geo-coded data differs from previously stored geo-coded data. Summarily here, the art of record does not show or suggest parsing, geo-coding, and storing various portions of data, nor does it show or suggest the comparison of currently stored data against previously stored data.

Distinguishably, independent claim 23 teaches all of these qualities.

Further, the art of record, solely or in combination, does not disclose or suggest: integrating currently stored normalized data with previously stored normalized data so as to form integrated normalized data **if** the currently stored normalized data differs from the previously stored normalized data; integrating currently stored geo-coded data with previously stored geo-coded data so as to form integrated geo-coded data **if** the currently stored geo-coded data differs from the previously stored geo-coded data; or preparing reports either from a combination of the integrated normalized data and integrated geo-coded data or from a combination of currently stored normalized data and currently stored geo-coded data. Summarily here, the art of record, in any combination, does not teach or suggest such conditional integration of such normalized and geo-coded data nor does it show or suggest preparing reports as claimed. Distinguishably, independent claim 23 shows all of these aspects.

CONCLUSION

Applicants respectfully submit that the foregoing arguments satisfy the requirements of 37 C.F.R. 1.111(b) by specifically pointing out how the language of the claims patentably distinguish them from the art of record.

Thus, Applicants submit that the present application is now in complete condition for allowance and request that a Notice of Allowance be issued.

Should the Examiner determine that any further action is necessary to place this application into better form, he is encouraged to telephone Applicants' undersigned representative at the number listed below.

The Commissioner is hereby authorized to charge any additional fee or credit any overpayment to Deposit Account No. 501458.

Respectfully submitted,

Charles B. KATZ, et al.

Date: _____

11/6/01

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